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BY GEORGE GODWIN, F.R.S. &c.

Editor of "The Builder;" Hon. Sec. of Art-Union of London.

No. 1, York-street, Covent-garden.

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TO CORRESPONDENTS.

"G. H.," "Mr. N." (reached us too late), "G. W.," "F. A. S.," "J. P." (with walls 2 feet thick, we should suspect want of *absorption* in *internal* face of walls rather than penetration from without. We cannot pretend to advise without inspection), "F. B.," "F. W. O.," "Dun Edin," "J. B.," Lancashire (we uniformly decline), "P. P." (ditto), "Constant Reader" (ditto), "T. A. M." (the substitution of lead would seem to be the best step; but we cannot advise on special cases, unless applied to professionally), "S. L.," "J. M." "J. D." (thanks), "D. W. K.," "R. W.," "Milo" shall be glad to hear from him, with name), "W. D. B.," "M. B.," "A. P.," "S. T.," "W. H.," "E. L. G.," "S. B.," "C. C. N."

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Manufacturers of

PATTINSON'S OXICHLORIDE of LEAD.—The Washington Chemical Company having, during the last year, established a Manufactory of Pattinson's Oxichloride of Lead on a large scale, and being able to supply it with regularity, and to execute orders without delay, now proceed to bring this new and valuable preparation of Lead before their friends and the public, quite sure that it will not, in the present age, be condemned because it is new, and that it, aided by its merits, it must make its way, and finally take its place as one of the important manufactures of this country.

Pattinson's Oxichloride of Lead is a chemical combination of one equivalent of Chloride of Lead, and one equivalent of Oxide of Lead; it being well known that common White Lead is a chemical combination of one equivalent of Oxide of Lead, and one equivalent of the chemical of Carbonic Acid, constituting what is called in chemical language, Carbonate of Lead. Now there is no reason to conclude that Carbonate of Lead is the only compound of lead valuable as a paint, and still less that it should be the best compound of lead for that purpose. In point of fact it is not so, for the newly discovered Oxichloride is found, if not in all respects, in far superior, its colour is brilliantly White, and in a number of cases it has been tried against the best White Lead that could be obtained, and after a period of upwards of two years it has been found to retain its white colour, considerably better than the lead against which it was tried.

But the chief and by far the most important advantage it possesses is, its remarkable and very decided superiority of Body; by which term the power of covering surface well and extensively is understood among Painters. The attention of the discoverer was at a very early period drawn to this circumstance, and since that time the Washington Chemical Company have had abundant opportunities of placing its superiority in this important particular beyond all doubt. They have themselves performed a number of experiments, and have also caused a number of experiments to be performed, in the large way, by various practical men, to ascertain accurately its covering power as compared with the best White Lead, and they have made the proportions to be as 60 to 100, that is, 60 lbs. of Oxichloride Paint will cover as much surface as 100 lbs. of the best White Lead, the saving of cost being in the same proportion; besides this, the coating is thicker and more protective, both in and out of doors, as the Oxichloride dries into a hard, tenacious layer, more like an Enamel than paint.

In using the Oxichloride, no difference in the materials with which it is mixed is required. Oil and Turpentine being employed as usual both for work technically called Painting, and for work intended to be varnished. For the use of Paper Stainers and Leather Dressers, the Oxichloride is found to be peculiarly suitable. The Washington Chemical Company strongly recommend this newly-discovered substance to the notice of consumers, both on account of its economy and its intrinsic good qualities as a paint.

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CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

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EXTENSION OF LIMITS OF RESIDENCE.—The assured may reside in most parts of the world, without extra charge, and in all parts by payment of a small extra premium.

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The small share of Profits proposable in future among the shareholders being now provided for, without intrenching on the amount made by the regular business, the Assured will thereafter derive all the benefits obtainable from a Mutual Office, with at the same time complete freedom from liability, secured by means of an ample Proprietary Capital—thus combining in the same office all the advantages of both systems.

The Assurance Fund already invested amounts to £400,000, and the Income exceeds £180,000 per annum.

CREDIT SYSTEM.—On Policies for the whole of Life, one half of the Annual Premiums for the first five years may remain on credit, and may either continue as a debt on the Policy, or may be paid off at any time.

LOANS.—Loans are advanced on Policies which have been in existence five years and upwards, to the extent of nine-tenths of their value.

BONUSES.—Five Bonuses have been declared: at the last in January 1853 the sum of £2,188 was added to the Policies producing a Bonus carrying with the difference upon from 20s to 35 per cent on the Premiums paid during the five years.

PARTICIPATION IN PROFITS.—Policies participate in the Profits in proportion to the number and amount of the Premiums paid between every division, so that if only one year's Premium be received prior to the books being closed for any division, the Policy on which it was paid will obtain its due share. The books close for the next division on 30th June, 1853, thereafter those who effect Policies before the 30th June next, will be entitled to one year's additional share of Profits over later assurers.

FINAL APPLICATION OF BONUSES.—The next issue of future Bonuses may be either received in cash, or applied at the option of the assured in any other way.

NON-PARTICIPATING.—Assurances may be effected for a Fixed Sum at considerably reduced rates, and the Premiums for Term Policies are lower than at most other Safe offices.

PROMPT SETTLEMENT OF CLAIMS.—Claims paid thirty days after proof of death, and all Policies are indisputable except in cases of fraud.

INVALID LIVES may be assured at rates proportioned to the increased risk.

POLICIES are granted on the lives of persons in any station, and of every age, and for any sum on one life, from £5 to £5,000.

PREMIUMS may be paid yearly, half-yearly, or quarterly; but if a payment be omitted from any cause, the Policy can be revived within fourteen months.

The Accounts and Balance sheets are at all times open to the inspection of the Assured, or of persons desirous to assure.

A copy of the last Report, with a Prospectus and Forms of Proposal, can be obtained of any of the Society's Agents, or will be forwarded free by addressing a line to

GEORGE R. PINCKARD, Resident Secretary.

26, Great Russell-street, Bloomsbury, London.

MERCHANTS & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.

Jeffery Smith, esq. David Ferrarsen, esq.

Thomas Hoe, esq.

ADVANTAGES OFFERED BY THIS SOCIETY

Policies indisputable, except in cases of fraud.

All the medical fees paid by the Society.

Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers who find it inconvenient to pay their premiums as they fall due, may have a credit on application to the board.

Loans granted on personal and other securities, in connection with life assurance.

BONUS

The following table shows the Bonuses declared on Policies effected with this Society prior to 9th March last:—

No of premium	Age when assured	Annual premium	Sum assured	Bonus added	Amount now assured
		£ s. d.	£	£ s. d.	£ s. d.
5	30	45 10 8	1,000	94 13 0	1,094 13 0
6	40	32 19 2	1,000	65 0 0	1,065 0 0
8	50	84 13 0	1,000	63 14 0	1,063 14 0

GEORGE THOMSON, Manager.

5, Chatham-pl. Blackfriars. THOS. MUSGRAVE, Secretary.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

INCORPORATED by Special Act of Parliament, 16 Vict. c. 33. Head Office, No. 37, ST. ANDREW SQUARE, EDINBURGH.

The Report by the Directors to the TWENTY-FIRST ANNUAL MEETING, held on 4th May, showed the following to be the position of this Society:—

The Sums Assured amounted to	£4,276,350
The Annual Revenue	136,250
And the Accumulated Fund	600,581

Large Additions have been made to Policies. For example, a Policy for £2000, dated 1st March, 1838, becoming a claim after payment of the premium in the present year, would receive £516; and policies of later dates in proportion.

The next Division of Profits takes place on 1st March, 1853, when an additional Bonus will be declared.

POLICIES RENDERED INDISPUTABLE.—The Directors have arranged that Policies may, under certain conditions, be declared indisputable on any ground whatever, after being of five years' endurance, and the Assured be entitled to travel or reside beyond the limits of Europe, without payment of extra premium for such travelling or residence.

ROBERT CHRISTIE, Manager.

*** Medical Referees paid by the Society.

Forms of Proposal, and all other information, may be had free on application at the Society's Office, 126, Bishopsgate-street, corner of Cornhill, London. WILLIAM ODDIE, Agent.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY, Established at York, 1824, and empowered by Act of Parliament, Capital £50,000.

TRUSTEES.

Ralph Creyke esq. Rawcliffe Hall.

John Swann, esq. Askham.

Leonard Thompson, esq. Sheriff Hutton Park.

BANKERS.—Messrs. Swann, Clough, and Co. York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100*l*.

Age next birthday.	A MALE. Whole Life Premiums	A FEMALE.	Age next birthday.	A MALE. Whole Life Premiums	A FEMALE.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 6	1 8 4	60	3 11 6	3 13 4
15	1 9 3	1 7 0	65	4 1 9	3 13 3
16	1 11 3	1 9 10	70	4 13 6	4 5 6
20	1 14 4	1 11 6	75	5 6 0	4 14 0
25	1 17 0	1 13 8	80	6 6 0	5 12 6
30	1 19 2	1 16 2	81	7 4 0	6 9 6
*30	1 9 6	1 10 9	82	8 4 0	7 13 6
35	1 9 6	1 9 10	83	10 0 0	9 0 0
40	2 13 6	2 6 4	84	11 16 8	11 2 6
45	2 19 9	2 15 6	85		13 1 9
50	3 5 3	3 17 9	86		15 19 10

* EXAMPLE.—A gentleman whose age does not exceed 30 may insure 1,000*l* payable on his decease, for an annual payment of £18 19s.; and a lady of the same age can secure the same sum for an annual payment of £18 17s. 6d.

Prospectuses, with the rates of premiums for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agent for London, Mr. THOMAS S. NOBLE, Solicitor, 2, St. John-street, Bedford-row.

Agents are wanted in those towns where no appointments have been made. Applications to be made to

Mr. W. L. NEWMAN, Actuary and Secretary, York.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION

3, St. Martin's-place, Trafalgar-square, London.

Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrious classes of the community. To intending depositors of pecuniary means, and to capitalists in want of temporary loans, the Institution offers immediate facilities and an opportunity of realising the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for mortgage loans or debts. The rate of Premium by this Table will not exceed that of the Policies for free from all restriction, and allows the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurances may be effected from £5 to £1,000 on a Single Life

Entire profits belong to the Assured, but divided annually

Credit for half the amount of the first five annual Premiums.

Medical men remunerated for their Reports.

Liberty to Travel, and Foreign residence greatly extended.

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A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the purchase of a very small annual premium may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 25, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities are peculiarly deserving of attention, whether regarded as a means of providing for a particular individual, or as a provision against the casualties of age, involving, as it does the conservation of both life and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

THE PERMANENT WAY COMPANY beg to call the attention of Boards of Directors, Engineers, and others interested in railways already made, to the important advantages obtained by the patent laying the rails, as exhibited by the subjoined extract from the Report of the Inspector of the Eastern Counties Railway, to the half-yearly meeting of shareholders held on the 25th August. This invention not only saves a large current expense in keeping up the permanent way, but by its economy engines and carriages to run more smoothly, decreases the wear and tear of both the rails and rolling stock, and adds greatly to the comfort and security of the passengers. The Patent Fastenings have been largely adopted by the Engineers of the following railways in this country and abroad:—

Eastern Counties Railway.
East Indian.
Edinburgh and Glasgow.
Caledonian.
London, Brighton, and South Coast.
London and North Western.
Midland.
Wolverhampton.
South and South Western Junction.
Waterford and Limerick.
North and South Holland.
York, Newcastle, and Berwick.

And are also in course of adoption on many other railways. For lines not yet furnished with rails, the company draw attention to W. H. Barlow's patent rail, as by its adoption the permanent way may be constructed at the lowest rate per mile, and with greater durability than by any other known system. These rails have been largely adopted by the engineers of the following:—

Great Western.
Dublin and Belfast Railway.
London and North Western.
Midland.
Midland Great Western Ireland.
Liverpool and Aberystwith.
North Wales.
West Cornwall.
Hereford, Hay, and Gloucester.

The Patent Chairs and Sleepers of Mr. P. W. Barlow are adapted to double-headed rails of any pattern, and supersede or replace wooden sleepers.

They are adopted on the

East Indian.
Midland.
East Lancashire.
Londonderry and Enniskillen.

and several other lines.

The Permanent Way Company confine their entirety to the granting licences to use their various patents, which are done upon very moderate terms. Every information may be obtained by applying to Mr CHARLES MAY, C.E. 2, Great George-street, Westminster; or to WILLIAM BOWDEN, Secretary, 28, Great George-street.

Extract from the report of the Directors of the Eastern Counties Railway to the half-yearly meeting of Shareholders held on the 25th of August:—

"The system of 'sleeper-packing' has hitherto fully borne out Mr. Ashcroft's reports, as giving a smoother road, with less wear and tear to the rolling stock, and at a much reduced expenditure in maintenance."

Extract from the report presented to the half-yearly meeting of the West Cornwall Railway held on the 25th August:—

"The result of the three months' working of the new rails between Penzance and Camborne has fully borne out the expectations which had been formed as to the durability of the description of rail which, under the direction of Mr. Brunel's advice, has been employed in the construction of that part of the line; and the attention of the board having been directed to the bad state of the permanent way on the old line, and the economy and efficiency of the working which would arise from relaying that portion with Barlow's rails, they have given orders for this to be done, and it is now nearly completed."

Extract from the Directors' report to the last Half-yearly Meeting of the Londonderry and Enniskillen Railway:—

"The trial effected by an additional mile in their working has also confirmed your directors in the favourable opinions expressed by them respecting the construction of Mr. Peter W. Barlow."

It has fully answered the expectations formed of it, and there can now be no doubt that its adoption, coupled with the improved wear and tear from the use of light engines, will effect a material saving in the maintenance of permanent way.

DURRAND'S "BONDED and SUPPERANCE WHARF," TIMBER PRESERVING WORKS, ROTHERHITHE—BETHELL'S process consists in preparing timber with creosote, or oil of tar, and is particularly applicable for Railway Sleepers, for dry Timber, Telegraph Poles, Piers, Docks, Harbours, &c.; and the patentee Bethell, of Shoreditch, and Payne, of Lincoln, the assignees, having perfected improvements in the attacks of all kind or marine insects. DARTON, for WORMSLEY and MARGARY'S processes, as applied to their preservative principles, are extensively, recently applicable for Colonial and Foreign Trade.

Inside of ships and every part under water of H. M. QUINTIN, Superintendent, on the Wharf, or at Mr. BURT'S Office, 2 Charlotte-row Mansion house, City.

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